



Child Poverty Unit

HM Government

Take Up The Challenge

The role of local services in increasing
take up of benefits and tax credits
to reduce child poverty

A REPORT BY THE TAKE UP TASKFORCE

Contents

Executive Summary	1
Introduction	5
Chapter 1: Actions Local Authorities and Partners Can Take To Increase Take Up Of Benefits and Tax Credits By Parents	8
Chapter 2: Encouraging Good Practice: Recommended Actions For Government	29
Appendix 1: Members of the Take Up Taskforce	36
Appendix 2: Case Studies of Good Practice	37
Appendix 3: Letter from Ministers in Response to the Take Up Taskforce Report	50

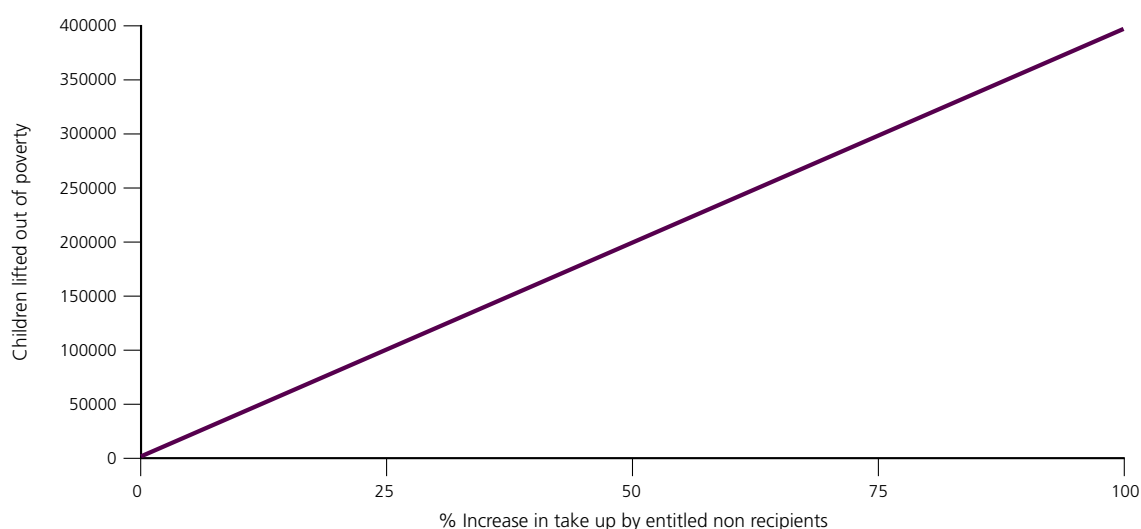
Executive Summary

Introduction

Ministers asked the Take Up Taskforce to develop ways to help local services to support parents to access all their relevant benefit and tax credit entitlements, in order to contribute to tackling child poverty. The Taskforce brought together the views of a wide range of professionals from organisations in the public and voluntary sector (see Appendix 1).

Many poor families are not taking up all of the financial support to which they are entitled. For example, in 2006-07¹ between 100,000 and 180,000 entitled couples with children were not claiming Housing Benefit – worth between £240 million and £530 million. There are 400,000 children living in poverty as a result of families not claiming all the benefits and tax credits to which they are entitled. This means that compared to the current baseline, every 10% increase in take up of income related benefits and tax credits could lift 40,000 children out of poverty (see Figure 1). It is therefore important that Government, local authorities and partners take action to increase take up of all entitlements by poor families with large unclaimed amounts.

Figure 1² – All Groups – estimated relationship between child poverty and take-up of entitled working age income related benefits.



Note: Whilst increases in take up through to 100% are shown, it should be noted that 100% take up would be unachievable in practice

1 The 2006/07 take up figures are the most recent available.

2 The impact of increasing take up on child poverty has been estimated using the DWP Policy Simulation Model.

There are particularly low rates of take up of benefits by families where at least one parent is working. Lack of awareness of available in-work financial entitlements can be a barrier to parents entering and sustaining work. This report therefore focuses on increasing parent take up of benefits and tax credits as part of a wider effort to increase parental employment and improve families' outcomes.

The Taskforce identified eight principles of effective service delivery for increasing take up, actions that local authorities and partners could take to implement these principles, and actions that could be taken by Government in order to share and encourage the good practice identified. Success at increasing take up can only be achieved if central Government, local authorities and partner agencies work together to take action.

Principles of Effective Service Delivery

The Taskforce used its combined knowledge and experience, together with examples of good practice from around the country, to identify eight principles of effective service delivery that, if adopted by local authorities and their partners, would improve take up of benefits and tax credits by families with children:

1. Efforts to increase take up are part of an integrated and personalised package of support for parents, which also addresses other issues that concern them.
2. Action is taken to overcome negative attitudes and misconceptions about benefits and tax credits, including those caused by collective and historic memory, amongst practitioners, families and the wider community.
3. Adequate resource is used to support efforts to increase take up that are continuous and sustainable (recognising that spending on increasing take up can provide good value for money, and contributes to other goals).
4. Information and services are provided flexibly in places where parents live, work and visit regularly, including through employers, children's centres, schools, health services and housing estates.
5. Trusted staff, practitioners and other key staff have a basic understanding of the financial support available to parents, and are used to reach out to hard to reach groups. Practitioners are not asked to be experts in benefits and tax credits, but are asked to signpost parents to information, advice and support.
6. Families can access active help in understanding and claiming financial support, not simply passive communications, and can access continuous support to help them to manage claims. In 2007/08 Housing Benefit official and customer error amounted to 3.4%. With support customers will have reassurance and confidence in the accuracy of the benefits system and will be helped to provide the right information at the right time to get an accurate award.
7. Data is used to identify and target families that are unlikely to be accessing the financial support to which they are entitled (e.g. families from groups at risk of

poverty and poor take up; families at key transition points such as entering work, family breakdown or the birth of a child).

8. Innovative media and channels are used to disseminate messages, based on an understanding of what reaches families, what they respond to, and who they trust. The potential for reaching families through community, family, faith and work contacts is utilised.

Evidence of these principles can be found in the practice of local authorities and partners around Great Britain, but they are not applied together or consistently everywhere.

Encouraging Good Practice – Recommended Actions for Government

The Taskforce has identified a number of recommended actions for Government to take to encourage and enable local authorities and partners to adopt the principles of effective service delivery detailed in this report:

1. Government Departments should work together to take action to ensure that the delivery of benefits and tax credits is co-ordinated, and focused on the needs of the parent rather than on the perspective of the individual departments and delivery agencies. This approach should be underpinned by setting out clear expectations on local authorities and their partners, and performance management frameworks that clarify accountabilities.
2. The 'Child Poverty Departments' should increase awareness of the importance of take up across central Government departments, highlighting related issues and opportunities for civil servants to encourage local government to promote take up through their own policy contacts.
3. The Audit Commission's Key Lines of Enquiry criteria for benefits should make explicit reference to benefit take up.
4. Central Government should provide clear guidance for local authorities and local services setting out what they are able to do in relation to data sharing in order to improve customer service and to target take up work.
5. All departments should aim to disseminate a consistent message on benefits and tax credits that promotes a fair system that helps people to take up their entitlement to financial support, whilst tackling fraud.
6. Government departments responsible for tax credits and benefits should produce 'joint logo' materials with partner groups or other Government departments which will demonstrate joint-working, promote the importance of benefit take up to practitioners, and enable them to take action. These materials could include:
 - a. Leaflets and posters tailored for different practitioners with short key messages, myth busting statements and helpline numbers.

- b.** A simple reference guide for practitioners to use to prompt their delivery of benefit and tax credit advice to parents, and to signpost them to further existing resources.
- 7.** Produce a toolkit that local authorities and partners can use as a training aid with groups of practitioners and community organisations.

These recommendations are expanded in Chapter 2 of this report.

Communicating and Disseminating Good Practice

The Taskforce has recommended that Government produces a number of tools and materials that will remove some of the barriers to increasing take up experienced by local authorities and partners, and encourage and enable them to take forward the actions recommended in this report.

In order to maximise the appetite for these tools and materials, it would be necessary to produce an overarching communication strategy setting out how good practice would be disseminated in a way that would make local authorities and partners aware of where it is, and how they should use it. Communication channels might include facilitated peer visits to local authorities that have a good practice approach to take up, and using sector conferences to run workshops on take up, and promote key messages (see Chapter 2).

Introduction

Poverty means more than just low income and material deprivation. It affects the everyday experiences of families and communities. The tax and benefits system provides financial support to help make sure that work pays and supports families who cannot work. But many families are not taking up all of the financial support to which they are entitled. For example, in 2006-07³ Housing Benefit was being claimed by between 86% and 94% of entitled lone parents and by only between 60% and 74% of entitled couples with children. This amounts to only between 67% and 82% of the money available to couples with children being claimed. Recent DWP research has also shown that take up for most income related benefits is lower for ethnic minority groups.⁴

There is a strong argument for local authorities and partners to focus on increasing take up of benefits and tax credits by poor families with large unclaimed amounts. Take up can contribute to tackling child poverty, and related issues such as social exclusion and health inequalities. There are also benefits for the local economy, with money claimed in benefits and tax credits being spent in local communities. Furthermore, improving take up will help local authorities and partners to ensure that hard to reach and vulnerable families are receiving support, and are in contact with services.

A significant amount of benefits go unclaimed by people who are working. Of the families with children that are not claiming the Housing Benefit to which they are entitled, 58% have at least one adult in full-time work. Lack of awareness of in-work financial support available through benefits and tax credits can be a barrier to parents entering and sustaining employment. Work continues to be the best route out of poverty and so it is important that parents are aware of, and taking up, in-work financial support. This report therefore focuses on increasing take up as part of a wider effort to increase parental employment and improve families' outcomes.

Background

Wider reform of the welfare system is underway. The 2008 Welfare Reform White Paper, 'Raising expectations and increasing support: reforming welfare for the future', an internal Housing Benefit Review, and a forthcoming consultation on Housing Benefit reform, will help to determine the long term direction of the benefits system. However, there is still work to be done to address the benefits system as a whole and how different parts of the system interact.

3 The 2006/07 take up figures are the most recent available.

4 Research that reached this conclusion looked at all families, not just those with children.

In the shorter term more can be done to help families to navigate the existing system, so Ministers asked the Take Up Taskforce to develop ways to help local services to support parents to access their benefits and tax credit entitlements.

Housing Benefit and Council Tax Benefit administration has improved significantly over the past few years, for example in 2002/03 the average time to process a claim across all local authorities was 55 calendar days. This has improved to 26 days in 2007/08. However, this still means that many families are not receiving a timely decision on their claims, and there is more work to be done to improve the service that customers receive.

The economic downturn may have an impact on the capacity of local authorities and partners to engage in take up work if more people are making claims for financial support. It is more important than ever during a recession that vulnerable families with children at risk of poverty access financial support that exists for them, and that local authorities and partners are encouraged to take immediate actions to help them to do so.

The work of the Take Up Taskforce⁵

This report brings together the views of a wide range of professionals from organisations in the public and voluntary sector that formed the Take Up Taskforce (see Appendix 1). This rich resource of knowledge and experience has been supplemented with evidence of good practice from around the UK to capture the principles of effective service delivery for increasing take up, steps local authorities should take to achieve them, and case studies of these principles in action.

The aims of the Taskforce were to contribute to tackling child poverty by:

- Developing ways to support local services to help parents to access the benefit and tax credits to which they are entitled.
- Supplementing existing efforts to support and encourage parents to enter work and ensuring those in work are better off.

It was not within the remit of the Taskforce to investigate the costs of increasing take up, or to compare actions to increase take up with other methods of tackling child poverty.

It was agreed that the group would identify principles of effective service delivery, a collection of useful examples of good practice, and recommendations of actions that Government could take to share and encourage the good practice identified. These would be actions that could be taken immediately, without significant additional resources, and without the need for large-scale local or national system changes.

⁵ As a collective effort this report does not necessarily reflect in full the views of all the Taskforce members, and there may be points on which some members hold different views from those expressed.

The Taskforce has been meeting since December 2008, and has also undertaken a field visit to Community Links in Newham. In January 2009 the Taskforce issued a UK wide call for evidence of good practice. This has drawn responses from over 60 local authorities and other organisations, and the Taskforce would like to extend its thanks to all who contributed. A selection of good practice case studies is at Appendix 2.

To Note:

1. Information in this report is based on the views of the individuals from a wide range of backgrounds who came together to form the Take Up Taskforce. Statements made in this report should therefore be viewed as the combined contributions of individuals with years of expertise, knowledge and experience.
2. When 'benefits' are referred to in this report, this should be taken to include the full range of financial entitlements available to parents, including tax credits, unless stated otherwise.

Chapter 1:

Actions Local Authorities and Partners Can Take To Increase Take Up Of Benefits and Tax Credits By Parents

Principle 1 – An Integrated and Personalised Package of Support

In order to achieve the best outcomes for parents and minimise costs and bureaucracy, local authorities and partners should ensure efforts to increase take up are integrated within existing services and personalised to help parents to access all the financial support to which they are entitled, alongside other support they need to address wider issues.

Integrating Support:

A parent accessing a wide range of existing services, for example a children's centre, childcare, health services (including mental health services), employment support or housing advice, should be able to receive information on benefits and tax credits, or be helped to access a specialist agency.

Personalising Support:

Services working with parents should be able to take an overview of the personal needs and concerns of a family, and help the family identify how to tackle all these issues wherever possible. These issues may include financial concerns, in which case services should help families to understand the financial support available to them. For example, services supporting parents into employment should be aware that lack of knowledge and understanding of in-work benefits and tax credits may be a barrier to a parent wanting to enter employment.

Main Factors Preventing This Approach

- Practitioners who support parents may focus on moving them off benefits and into work, without realising the importance of in-work benefits in encouraging parents to enter and sustain employment.
- Action to increase benefits take up is often paid for using additional income streams e.g. Working Neighbourhoods Funding. This can result in stand alone projects rather than mainstreamed programmes, which does not support continuous and integrated work.
- Real and perceived barriers to information sharing prevent services working together to jointly process claims and provide parents with information, advice and support on the full range of benefits and tax credit entitlements they could be eligible to claim. Different agencies administer different benefits, for example tax credits from

Her Majesty's Revenue and Customs (HMRC), Jobseeker's Allowance and Income Support from Jobcentre Plus (DWP) and Housing Benefit and Council Tax Benefit from the local authority. If links between administering agencies are not made, parents do not access one source of advice about all of their various entitlements, but have to go through a series of different channels to get information.

London Borough of Barking and Dagenham: Service Provision in Children's Centres

A holistic package of support is delivered through children's centres as part of Barking and Dagenham's work to meet the Child Poverty Agenda. The approach means that all residents can easily access a seamless range of support services including welfare benefits advice, the Housing Benefits Outreach Team, Jobcentre Plus, family support, training providers, and job brokerage. Promoting benefits sits within an overall approach to supporting people into employment. As these services are within walking distance of every resident, a fast and efficient service can be provided. Residents can quickly obtain relevant documents rather than relying on post so benefit enquiries can be resolved straight away.

The range of services continues to expand with future planned services including debt management which will be delivered by the East London Financial Inclusion Unit, training for frontline staff, group training for residents, and one to one advice surgeries. In addition HMRC will work with frontline staff within 5 children's centres focusing on tax credits and working within existing partnerships to enable a fast efficient service that will relieve concerns around overpayments and under claiming.

A Financial Assessment Framework has been designed to enhance the Common Assessment Framework (a standardised approach to conducting an assessment of a child's additional needs) but focusing on the financial needs of the family. It can also be used independently of the Common Assessment Framework.

Key Actions to Enable This Approach

In order to embed take up work within an integrated and personalised package of support, local authorities and partners will need to:

- Have a joined-up approach to take up at a strategic level that can drive forward joint-commissioning for take up activity. To achieve this it may be necessary to build a local business case that can be used to gain the necessary engagement of all services and partners needed to provide a holistic package of support. Maximising parent income can make a contribution to a number of high-level strategic objectives including:
 - **Tackling child poverty** – by focusing on increasing take up of benefits and tax credits by parents, children can be both lifted out of poverty, and prevented from falling into poverty.
 - **Improving health and wellbeing** – it is well established that children from disadvantaged groups are more likely to have poorer health outcomes than those from more affluent groups. By working to maximise parent income, a contribution can be made to tackling health inequalities.
 - **Promoting inclusive communities** – action to increase take up will help to increase contact with, and support given to, families that are ‘hard to reach’ and vulnerable to social exclusion.
 - **Bringing additional income into the local economy** – money that is awarded to families with children is likely to be spent in the local area, which helps to boost the local economy.
 - **Increasing parental employment** – lack of knowledge about available in-work benefits can prevent parents from both moving into and sustaining work. Efforts to increase employment will therefore be most effective when combined with action to increase take up of in-work benefits and tax credits.
- Integrate take up into existing partnership plans, strategies and needs assessments. For example:
 - Making the link between ill health and poverty in the Joint Strategic Needs Assessment.
 - Link take up to progress against the Children and Young People’s Plan outcome of ‘achieve economic wellbeing’.
- Encourage both universal and targeted services to signpost parents to information and integrate benefits checks into existing processes. For example certain criteria could prompt a GP to refer a patient for a benefits check such as if they had been unable to work due to a long period of sickness or were suffering from stress.
- Co-locate experienced benefits advisers within local services such as housing offices (including where housing is managed by another organisation on behalf of the local authority) and children’s centres on a part-time or full-time basis.

- Ensure parents can obtain comprehensive advice and information on the full range of financial entitlements in one place. A parent should be able to access one service and find out about, or be signposted to information about, tax credits, getting a benefit check to establish entitlements when moving into work, Jobseeker's Allowance, Housing and Council Tax Benefit, help for childcare costs, and support available when caring for a child with a disability.

West Cheshire and Chester Council – Breaking Down Barriers

The Benefits Team at West Cheshire and Chester Council mapped the wide range of areas both corporately and within their own service, where they could make a contribution to the Council's objectives. Areas identified included benefit take up, increasing the income of disadvantaged wards, and regeneration. Consequently the team set out to work with other services to regenerate three targeted wards. This involved providing benefits services in venues within the community co-located with partner services including the police, connexions, and family support services. A benefits assessor also moved into the Housing Options teams to make links with homelessness services, and key frontline staff such as those working in social housing, received benefits advice training.

Principle 2 – Tackling Negative Attitudes and Misconceptions

Action should be taken to overcome negative attitudes and misconceptions about benefits and tax credits amongst practitioners, families and the wider community. There are a number of key misconceptions about the benefits and tax credit systems that will prevent people from claiming. Persistent confusions and myths amongst both parents and service providers in relation to in-work benefits, can result in parents feeling that they actually can't afford to work, would not be better off in work, or cannot afford to sustain their employment.⁶ The Taskforce also believes that problems with overpayments of tax credits that were particularly acute in the past, still exist in the collective public memory. As a result people are reluctant to claim as they are worried that they will be overpaid, and fall into debt when this is clawed back at a later date. Almost half of the respondents of a 2007 tax credit survey said that despite the credits being an important part of their income, their experiences made them less likely to want to claim again.⁷

Negative perceptions and stereotypes of benefit claimants exist amongst families, communities and practitioners, and can put people off making a claim. For example, free school meals are not always taken up by children who are eligible due to the associated

6 The Mayor's Employment Project in Newham has found that some people are not aware that they would be eligible for tax credits or other in-work benefits, so assume the salary they require to be better off in work is unrealistically high.

7 Tax Credits: the current picture, Citizens Advice, September 2007

stigma that both parents and children can feel by taking up their entitlement. Negative attitudes in the wider community towards benefits could make it unpopular for local authorities to dedicate resources into increasing take up.

Main Factors Preventing This Approach

- The knock-on effects of confusions about benefits can be very damaging with myths being shared between families, neighbours and service users, leading to a lack of faith in the benefits and tax credit systems.
- Practitioners, parents and the wider community do not always have accurate and clear information from one source that will tackle the misconceptions about benefits, and challenge negative attitudes.
- The Taskforce recognise the importance of tackling fraud but also felt that fraud campaigns can support a negative image of benefit customers, which can create a stigma that puts parents off claiming. People are put off claiming as they are scared of being thought fraudulent and so heavy anti-fraud messages reduce the chances of people taking up their entitlements.

Key Actions to Enable This Approach

In order to tackle negative attitudes and misconceptions about claiming benefits and tax credits local authorities and partners will need to:

- Proactively engage in 'myth busting' advertising campaigns to challenge persisting misconceptions about benefits and tax credits. This should be supported by facts and figures relating to benefits and tax credits. For example, in-work benefits should be widely promoted alongside the message that work pays, to support parents to enter and remain in work, and to tackle negative stereotypes of benefit customers that exist in the wider community.
- Balance messages on benefit fraud with positive stories of how benefits have supported individuals and the wider community.
- Use the current economic context as an opportunity to promote benefits and tax credits in a more positive way – support for hard pressed families to help them through difficult times.

Myth Busting Through Radio Advertisements

Sandwell Council has been using short radio advertisements to promote Housing Benefit and Council Tax Benefit to potential claimants. These adverts set benefits in a relevant current context and help to counter common myths about benefits to both potential claimants and the wider public.

“Living with the credit crunch means it can be hard to find the money to pay your rent to your landlord...so wouldn't it be nice to get a helping hand? Well if you live in Sandwell and are struggling with your rent...even if you don't think you fit the bill...you could be entitled to Housing Benefit from Sandwell Council. You could even be in full-time employment. The only way to know for sure is to visit whatamientitledto.co.uk. It's time to get some good news.”

The website takes users directly to the section on benefits on the Council's own website.

Principle 3 – Take Up Work is Supported By Adequate Resources

Efforts to increase take up that are continuous and sustainable should be supported by adequate resource with the recognition that spending on increasing take up can provide good value for money, and contribute to other goals – supporting parents into employment, tackling child poverty, and supporting the local economy through bringing more money into the local area for example. A dedicated local resource such as a benefit outreach service that can work proactively to encourage parents to claim tax credits and benefits can be very effective if backed with adequate resources.

Impact of Dedicated Local Resources for Take Up In Welsh Authorities

The Welsh Assembly Government has made grant payments to aid local authorities to promote take up of Council Tax Benefit and Housing Benefit from 2008 – 2011. Many local authorities utilised their grants to hire benefit take up staff officers with a specific role to generate new claims. These officers make home visits, trawl data and revisit cases of previous unsuccessful claimants in order to identify and target potential claimants. From July 2008 to February 2009 an additional £35,750 has been paid to residents within Merthyr Tydfil and Blaenau Gwent due to their joint appointment of a Take Up officer. At the end of March 2009, in the Isle of Anglesey County Council, additional weekly financial gains of approximately £1,544 in Housing Benefit and Council Tax Benefit had been realised as a direct result of activities of the Take Up officer (resulting in an approximate annual sum of £80,313).

Main Factors Preventing This Approach

- There are currently no National Indicators that specifically measure benefit take up and local areas may not make the connection between benefit take up and achieving the priorities in their Local Area Agreement – for example on health or educational attainment.
- Two of the few National Indicators directly relating to benefits are NI 181 – time taken to process new Housing Benefit and Council Tax Benefit claims, and NI 180 – changes in Housing Benefit and Council Tax Benefit entitlements within the year. Take up work often doesn't get priority when a decision has to be made on whether resources should be concentrated on more reactive work and speeding up the time to process existing claims or generating new claims.
- Take up work is often carried out through additional grant funding that is more suited to one-off projects than a holistic, mainstreamed approach.
- Decisions to allocate resources to take up activity could be seen as a waste of money by local residents, decision makers, and Councillors.
- Resources to dedicate to take up activity are limited and local authorities are facing increased workloads arising from the economic downturn.

Key Actions to Enable This Approach

- Local authorities and partners should provide an appropriate mix of reactive and proactive take up initiatives. A pro-active approach involves integrating benefit checks into key frontline services such as housing, health, mental health, social care, Housing and Council Tax Benefit administration, education and other children's services. Once integrated into existing mainstream processes, the additional costs of take up work will be minimal.
- Local authorities and partners should recognise that providing more resources to help parents to claim benefits, and to support them to manage their claims and changes of circumstances, could reduce underpayments and overpayments resulting from the late or inaccurate information provided by customers. This will also support achievement of National Indicator 180 – the number of changes to customers' Housing and Council Tax Benefit entitlement that are processed by the local authority in a year.
- Local authorities should take the lead to explore opportunities to jointly commission and fund resource-intensive take up work. For example, local authorities and Primary Care Trusts (PCTs) could look into pooling resources to tackle health inequalities through increasing take up of benefits by the poorest families. Joint commissioning between neighbouring local authorities could also be explored.

Principle 4 – Information and Services Provided Flexibly in Familiar Locations

Information on benefits and tax credits and related services can be more accessible, reach more parents, and reduce the stigma associated with claiming benefits, when provided in places where parents live, work and visit regularly. This can include their place of work, children's centres, schools, GP surgeries, housing estates and housing offices, libraries and places of worship, and their own homes.

Services should be provided flexibly to suit parents' needs. Providing a service outside of traditional working hours on a Saturday morning or in the evening would be particularly effective for helping parents to claim in-work benefits. Home visits during the day may also assist parents to make a claim.

Plymouth City Council – Registered Social Landlord Verification Scheme

Plymouth City Council has developed a successful partnership with their four largest Registered Social Landlords to provide a Verification Scheme. The scheme allows Registered Social Landlords to act on behalf of local authorities to check claims made by their tenants, and verify evidence required for Housing Benefit and Council Tax Benefit claims. This increases accessibility to services for tenants, and means that tenants are able to provide documentation more easily. When claims arrive with benefit officers, they are more likely to have all the information they need to process the claim, which speeds up and simplifies the process for both the customer and the benefits service.

Main Factors Preventing This Approach

- Providing services in familiar locations can be seen as taking valuable staff time and resources away from the main local authority benefits service.
- It may feel as if the places identified as familiar locations are not an appropriate setting to provide benefits advice and information.
- Staff in familiar locations are not aware of information and services they could be providing to increase take up by parents, and don't have the capacity or resources to do so.
- Providing 'out-of-hours' services might not be within local authorities' resource capability.

Key Actions to Enable This Approach

To provide a flexible benefits advice service in locations where parents work, visit and live, local authorities and partners will need to take the following action:

- Provide information on the importance and contributions of take up of benefits and tax credits to identified places where parents visit, along with materials that they can display, or actively pass on to parents.
- Use existing partnership frameworks and outcome measures to explore the possibility of co-locating advice services at familiar locations, for example libraries, housing offices and GP surgeries.
- Provide employers (particularly those with high levels of low wage staff) with standard information on benefits and tax credits to be given to employees with wage slips, induction packs, staff newsletters and on posters. This should be coupled with a programme of education for employers, and engagement with employees, on the importance of parents claiming all the financial support to which they are entitled to enable them to remain in work. Support for this approach and a willingness to help has been indicated by Business in the Community, the Trades Union Congress and London First.
- Make sure services are provided at times that are flexible and meet the needs of parents. This could be achieved by having accessible opening hours so that parents can access services outside of regular working hours and at weekends.

Derbyshire County Primary Care Trust – Citizens Advice Bureau (CAB) in GP surgeries

Health inequalities funding has allowed GP surgeries in a range of communities in Derbyshire to host regular CAB advice sessions on benefits and employment. The service operates mainly on a self referral basis with promotion from the GP surgeries through staff, the surgery newsletter, and the main CAB outlets, and wider promotion in local newspapers, parish magazines and through user word of mouth. Information sessions are held for employees in surgeries to ensure that they fully understand the range of services that CAB can offer.

These sessions have helped to expose 'hidden' rural deprivation in areas that appear to be relatively affluent. Inequality in access to services is being addressed and the service has helped to alleviate some of the stigma attached to attending external agencies for help.

"We find 1 in 4 people using CAB in primary care is found to be entitled to additional welfare benefits. When these benefits are analysed 53% of them are means tested so in that respect we know we are directly alleviating poverty."

Public Health Specialist

"This is an essential service both in terms of giving benefits advice to patients and subsequent increased benefits to some patients, with all its knock-on effects from that."

GP

Easington District Council – Accessible Opening Hours

As part of a wider campaign to increase take up, Easington District Council has been providing a Saturday morning benefit service to residents. An advisor is provided with a laptop to take calls in their own home on Saturday mornings advising on claiming benefits, and giving the option of doing a claim online over the phone. An extra late night service is also held in the week, open till 7pm.

Principle 5 – Practitioners and Other Key Staff Can Direct Parents To Sources of Financial Information, Advice and Support

Staff in public and voluntary sector organisations who develop trusted relationships with families are well placed to access and reach out to the most hard to reach and vulnerable parents. Midwives, health visitors, teachers, Jobcentre Plus staff, children's centre staff, welfare to work providers and faith representatives all come into direct personal contact with families with children at risk of poverty and could therefore act as intermediaries to point parents in the right direction for information and advice about benefits and tax credits.

It should not be the case that all trusted staff and practitioners are asked to become experts on benefits or to directly deliver financial advice, but instead are equipped to signpost parents to information, and agencies that can offer them support. A wide range of practitioners should also be made aware of some of the most common myths surrounding benefits and tax credits, for example, 'if I start work I will lose all my benefits', so that they can challenge these perceptions.

However, some practitioners in specific settings such as children's centres and employment services could be given more in-depth training that would allow them to carry out benefit checks, better-off calculations, and to help parents to fill out claim forms. The best practitioners to take on this higher level role would be those who already work with families in a holistic way and so are comfortable discussing the wider concerns of the families they have contact with, and making links and referrals to other services.

Information Provided By Mainstream Services at Key Risk Points

Moving house – The Family Information Service in Plymouth, which is one of the few voluntary sector Family Information Services in the country (run by Routeways Centre Ltd), gives estate agents a stock of leaflets to distribute to clients moving within the area or into their area.

Registering a birth or death – The Plymouth Family Information Service has an agreement with the Registry Office to hand everyone registering a birth or death one of its leaflets (approx 9000 leaflets a year).

Getting into debt – Chester City Council works in partnership with Chester and District Housing Trust, the largest Registered Social Landlord, to issue 'benefit advice flyers' with arrears letters, and rent statements.

In low paid work – The charity Working Families works with employers in low income settings to engage their interest in take up, and show them that the issue of non take up will detrimentally affect their business. It provides them with information, mailings and campaign materials to use via company intranet sites, messages in wage slips, display posters on notice boards and staff induction packs.

Break down of family – When experiencing breakdown, a family may be in close contact with legal advice services and solicitors who may be able to pass on information on benefits and tax credits to clients.

Promoting take up in this way can prove cost effective for local authorities and partners through utilising existing staff and services. It also helps local services to have a more joined-up and seamless interaction with families.

Staff in the private sector who have contact with families at risk of poverty – for example solicitors, could play a role in promoting take up to parents through providing standard information at key points. Employers and social landlords can also be well placed to promote in-work benefits and Housing Benefit respectively. It is in their interests to ensure their employee or tenant is getting the financial support they need in order to remain in work, or pay their rent.

Main Factors Preventing This Approach

- Staff can be reluctant to take on a role that they do not consider to be within the remit of their job. This may be because:
 - They are not knowledgeable about the benefits system and so lack the confidence and skills to talk to parents about their financial situation.

- They are unsure of how to approach the subject of financial support without seeming intrusive.
- They lack the capacity to take on additional tasks.
- Staff in services that come into occasional contact with families at key risk points, are not made aware of how they could play a role in encouraging benefit take up to tackle child poverty.
- Some staff may have negative attitudes towards people claiming benefits and tax credits.

Key Actions to Enable This Approach

To engage staff in providing information and advice about tax credits and benefits, local authorities and partners will need to:

- Show staff how encouraging parents to take up all their financial entitlements supports their own specific work roles and aims. For example poverty can lead to poor health and health inequalities, social exclusion, low educational attainment and low aspirations – problems that will resonate with most frontline practitioners.
- Ensure those responsible for increasing take up build and maintain strong relationships with practitioners so that passing on benefits and tax credit information becomes embedded in their everyday roles, rather than an 'add on', and is reinforced and rewarded by performance management systems and senior staff. Relationships could be built through attending team meetings, gaining support of senior staff in relevant services, and gaining support from professional bodies.
- Mainstream benefit take up into the roles of practitioners through building basic training into induction processes and qualifications.
- Make sure staff are clear that they are not being asked to become benefits professionals, but are only being asked to promote benefits through passing on information, and providing signposting to other services.
- Provide communications and support for front line staff to encourage and enable them to give the right messages to parents, and to tackle any negative attitudes about benefits and tax credits they may hold.
- Adequately equip staff with the confidence and skills to act as intermediaries through provision of:
 - Basic information relating to tax credits and benefits.
 - Training on how and when to signpost families to information.
 - A comprehensive directory of community based support services that can be used as a reference point by staff to direct parents to the right information and services. This should ideally be backed up with an online resource.
 - Materials and information for staff to pass on directly to parents.

- Adequate support from relevant advice agencies. Trusted staff should have good links with welfare and benefits services so that they can contact them directly, rather than through customer contact lines, with referrals and questions.

London Borough of Barking and Dagenham – Training Frontline Staff

Training is currently being provided for all frontline staff in children's centres in the London Borough of Barking and Dagenham, to raise awareness of families who are at risk of poverty. The first Child Poverty Awareness Training involved over 90 people over a six month period and involved Strategic Leads of Integrated Family Services, Children's Centre Managers and Support Workers, Family Support Workers and Coordinators, Play and Language Workers and Co-ordinators, Nursery Staff, Jobcentre Plus Lone Parent Advisors, Job Brokers and Welfare Benefits Advisors.

The training will be followed up by action planning to focus on those most at risk. There is already evidence that people are now discussing and understanding the causes of child poverty where before they may not have considered it their business.

Principle 6 – 'Active Help' and Continuous Support In Managing Claims

Active help means taking advice, information and support to parents – through outreach work, in face-to-face situations, and by providing families with personalised support in relation to their individual circumstances. Active help will also help to ease and speed up the application process for both the customer and benefits services, and reduce error, by making sure that lengthy and complicated claim forms are filled in correctly; all relevant benefits and tax credits are applied for at the same time, and the right supporting documentation is provided. This is particularly important for parents who may experience literacy or language barriers as a barrier to take up.

Once parents have been provided with information and support to the point of making an application, continuous support will help them to manage their claims, and to make sure that they continue to maximise their income as their situations change. CAB advisers report that it is sometimes only a commitment to provide further support and advice at times of change that convinces an individual to submit a claim. It is important that parents take up new benefit entitlements promptly, particularly when they are moving quickly into or out of work. They therefore need to be advised on the circumstances that may alter their entitlements and given information to tell them when, how and to whom they should report these. A recent research report published by DWP has found that nearly 70% of customers do not think it necessary to report short term changes, and 40% did not know or could not remember whether a particular change in circumstance

would increase or reduce their benefits.⁸ In 2007/08 Housing Benefit fraud and error was 4.6% of Housing Benefit expenditure. Of this, customer error was 2.1% and official error was 1.3%, leaving the fraud figure at 1.2%. Providing continuous support to parents to ensure that relevant changes of circumstances are reported promptly, could minimise some of the customer errors that cause overpayments and underpayments.

Parents can also be given a better idea of how changes will affect their income over time through accurate better-off in work calculations. Better-off calculations can be used to promote in-work financial support as a parent moves towards employment, so that parents do not feel that they are prevented from working as a result of not knowing about the benefits and tax credits they could be eligible to receive in employment.

Main Factors Preventing This Approach

- Providing active help and continuous support can appear to be resource and time intensive.
- The Taskforce noted that performance measures of benefits services, for example the time taken to process a claim or a change of circumstances, mean that mainstream resources are driven into responding to existing claims efficiently, rather than encouraging take up through providing active help and continuous support.

Key Actions to Enable This Approach

In order to provide parents with active help and continuous support to claim benefits, local authorities and partners will need to:

- Take into account the contribution that take up can have on key agendas and performance measures such as reducing social exclusion, tackling child poverty and narrowing gaps in inequalities when allocating mainstream resources.
- Explore joint-commissioning across partnerships that will help to free up resources for continuous support and active help with claims. For example, training Registered Social Landlords to verify documents and get claims to processing stage.
- Integrating active help and continuous support within a wider holistic package of support for parents.

8 DWP Research Report No 544, Reporting changes in circumstances: factors affecting the behaviours of benefit claimants, 2009

London Borough of Newham – Mayor’s Employment Project at Workplace

Individuals who do not have access to expert support to access and claim all the benefits to which they are entitled, are frequently put off employment due to a fear of being worse off in work. In response, Newham developed the Mayor’s Employment Project offering intensive support to residents facing financial barriers to employment, with the aim of lifting their household out of poverty.

An experienced Housing Benefit officer is employed to work exclusively on the Mayor’s Employment Project and is based alongside a team of employment advisors. This means that outstanding issues with Housing Benefit and Council Tax Benefit can be quickly resolved, issues with rent arrears investigated, and all of the local authority’s Housing Benefit administration systems can be utilised, which includes conducting accurate and reliable “better off in work” calculations. A CAB advisor is also available two days per week to provide independent, comprehensive in-work benefits advice and ensure clients are receiving maximum in-work incentives from partners such as Jobcentre Plus.

Individuals are also given a guarantee that they will be paid a Housing Benefit top up for up to one year if they find themselves worse off by returning to work. However, it is thought to be unlikely that this guarantee will ever be taken up because of the dedicated support provided by Housing Benefit and CAB staff to make sure individuals claim all the benefits for which they are eligible.

Principle 7 – Use of Data in Take Up Work

To maximise efforts to increase take up, data can be used to identify and map potential benefit customers, improve the service customers receive, and monitor the impact of actions taken to increase take up.

Using data to target take up activity:

Overall, national data on Housing and Council Tax Benefit take up indicates that couples with children have lower take up than lone parents, take up is lower among those in employment, and ethnic minority groups have lower take up rates for most income-related benefits. The data also shows that for Housing Benefit, 34% of all entitled families (not just those with children) that were not claiming were missing out on more than £50 a week of Housing Benefit. This data already begins to build a useful picture of non claimants to be used to target take up work.

Customer segmentation tools use layering of different data sets to break down a local population into socio-economic classifications. Assumptions can then be made about the services that different households are likely to access and the channels that can be used to reach those households. This can then be used to build a tailored approach to services. By using these tools families at risk of poverty and poor take up can be identified, activity can be targeted for maximum impact, and targeted messages can be provided.

Local Government Association (LGA) and Improvement and Development Agency (IDeA) Guide to Customer Insight

The LGA and IDeA have produced a guide to customer insight to help Councils and partners make practical progress with citizen and customer insight work. It provides an introduction to individual tools and techniques, examples of how insight has been used in practice and gives sources of more comprehensive information.

The guide also explains how through working together, Councils can pool resources and skills and share data to undertake projects. Nottinghamshire Local Authorities are working in partnership to procure customer segmentation software through the Regional Improvement and Efficiency Partnership (RIEP) funding.

Data sharing:

Data sharing between the local authority and other agencies can also be used to identify customers and improve the customer experience of claiming financial support. Sharing the data collected by one agency during the application process for one benefit, with agencies that administer other benefits and tax credits, could help to identify other financial entitlements the customer could be claiming, without them having to approach each organisation in turn. Some authorities have used Housing Benefit and Council Tax Benefit claim data to alert parents to their child's eligibility for Free School Meals (see Doncaster example). Local authorities can also make use of the Department for Children, Schools and Families (DCSF) Free School Meals (FSM) Eligibility Checking System. The Free School Meals Hub is a unique system designed to allow local authority users to undertake record checks from one central point. The Hub makes use of data held by DWP, the Homes Office and HMRC to allow local authorities to make individual record checks to establish free school meals eligibility in real time.

Doncaster Council – Using Existing Housing Benefit and Council Tax Benefit Information to Promote Take Up

Doncaster Council's Housing and Council Tax Benefit claim form advises the customer that information they provide will also be used to assess whether they may be entitled to other benefits and allowances. The in-house benefits system is used to produce a report showing any Housing Benefit or Council Tax Benefit claim processed where the customer meets the criteria for free school meals entitlement. If the customer has never previously claimed free school meals, they are sent a claim form. If they choose to claim, the information on the Housing Benefit and Council Tax Benefit system is used to verify their entitlement to free school meals rather than the customer being asked to provide this information again.

The system also identifies whether the person claiming may be entitled to other welfare benefits including Working Tax Credit and Child Tax Credit and advises potential customers via letter. This has resulted in nearly £307,000 in additional Child Tax Credit generated and £303,000 in Working Tax Credit to families with children.

Monitoring the impact of take up activity:

By gathering data on claims and income generated by take up activity, the impact of take up interventions and new approaches to service delivery can be monitored, in order to refine and tailor approaches in the future, and build a body of evidence as to what is most effective in different local contexts.

Main Factors Preventing This Approach

- Local authorities and partners do not have clear information on what they can and cannot do with data they hold. As a consequence many local services are not sharing data that could both help them to target those who are not claiming some or all the financial support to which they are entitled, and simplify and integrate the benefits system at a local level. For example, only having to provide information once.

- Two tier authorities hold different data sets. For example, the County Council holds information on the people who are awarded free school meals and people in contact with the adult social care services, which Districts do not have. A lack of data sharing agreement between the County and District Council can present a barrier to using data effectively to improve take up.
- Local authorities may feel that specialist software would be needed to carry out customer insight work, and the cost of this could be prohibitive.
- Use of customer segmentation software is still fairly new and local authorities lack confidence in the effectiveness, and value for money of using such tools.

Key Actions to Enable This Approach

- Local authorities should seek innovative ways to use and share data with Jobcentre Plus, HMRC and other partners. Housing, Council Tax Benefit, Housing Benefit, health and education partners all have data sources that could be shared to provide more meaningful local intelligence to target vulnerable and hard to reach groups, without the need for specialist software.
- Bring together staff in all areas of local authorities and partner organisations that manage data to establish what data exists and how it could be used to carry out targeted take up work.
- Develop data sharing agreements between single and two-tier authorities in order to ensure that all available data on an area can be accessed to target take up work.
- Consider the use of customer segmentation and customer insight tools to target take up work and improve the ease with which customers can claim benefits. Make links with the Council research function to identify what information already exists.
- When a parent makes a new claim and successfully receives increased income they should be asked why they had not claimed before, and how they found out about their entitlements, and this should be recorded. Information collected can then be used to review and refine the approach to take up in the long term, and ensure value for money.

Sandwell Metropolitan Borough Council – Using Data to Target Take Up Work

Sandwell Council has been using information held by the corporate research team, and details of rent arrears and percentages of properties in receipt of Housing Benefit from its Housing department, to build a picture of local demographics and potential customers to target for take up work. The Council will be using the information obtained to target specific bus routes during an 8 week campaign on local public transport. Adverts targeted at workers will be displayed on the rear of buses and general publicity relating to take up will be on the bus interiors.

Sandwell Council uses a range of techniques to collect monitoring information including issuing a new claim survey to all new customers within a specified period asking what prompted them to make a claim, and setting up a specific URL for radio/bus adverts to count the number of hits received as a direct result of the advert. This information will allow the Council to carry out a cost benefit analysis on its actions to increase take up.

Principle 8 – Innovative Media and Channels Used to Disseminate Messages

A full consideration of how to get messages to practitioners who work with parents, and hard to reach families will focus efforts to increase take up, and maximise the impact the work will have. Innovative media and channels should be used to disseminate messages that are based on an understanding of what reaches families, what they respond to, and what they trust. Use of customer insight tools can also be useful to target messages at particular groups of people (see Principle 7). The current economic climate provides a timely opportunity to target messages and to make people who have not considered claiming benefits and tax credits before, to do so.

Reaching Families Through Innovative Channels

As part of promotional campaigns to increase take up, London Borough of Enfield has been distributing leaflets supported by information sessions for any professional who may come into contact with parents. Local community, faith and support groups, have been invited to attend the sessions.

Newcastle City Council used bookmarks to publicise a service within Libraries to help people claim tax credits online.

Local newspapers, including local authorities' own publications, could be used to disseminate key messages. In-work benefits could be promoted on the jobs pages of local newspapers.

Maldon District Council is using schools to communicate information on benefits to all families with children in the area. Schools are emailed a flyer and asked to pass them out with student newspapers, or to use the given text in the main body of the newsletter.

Swansea Council has made use of 'Bertie the Benefit Bear' to promote take up. The mascot has made numerous public appearances and is now an easily identifiable character to children, increasing awareness of benefits to young families.

Main Factors Preventing This Approach

- Local authorities are not always aware of the different media and channels they could utilise to disseminate messages, or which will be most effective for particular groups.
- Frequent methods used for communication, such as websites, are often not appropriate for getting information to hard to reach groups.
- Evidence submitted to the Taskforce would suggest that many local authorities do not focus efforts to increase take up at families with children living in poverty, but instead do wide take up campaigns relating to particular benefits, or income maximisation in general.
- Some methods of communication, such as online information, or using text messages to contact people are cheaper options than face-to-face communication, and Value for Money is a key driver for local authorities.
- Media and channels used to provide information on benefits and tax credits are not always easily accessible in community languages. Alongside language barriers, people that have moved to the UK from countries with no benefit system may not realise that benefits are available. This could be a contributing factor to poor take up by BME groups.

Key Actions to Enable This Approach

- Local authorities and partners should make sure that all practitioners working with parents can act as channels to pass information on to hard to reach families, by giving them the right messages relating to benefits and tax credits that they can pass on through face-to-face interaction (see Principle 4). Few people don't have contact with any services and therefore integrating benefits information into a range of services, should get information to the hard to reach.
- Disseminating messages through word of mouth in communities is key. Parents that have had a positive experience will pass this on through their community, family and work contacts. This method of dissemination could involve community workers acting as 'benefit take up advocates,' and making sure community organisations, voluntary organisations and faith organisations are provided with messages on benefits and tax credits to convey to families.
- Using outreach workers to 'search out' hard to reach families in their communities through door knocking and attendance at community centres can be an effective way to engage with hard to reach families. Outreach work in different community settings using staff who can speak community languages will help to gain access to, and the trust of, different community groups.
- The full range of media should be considered. The most effective options will differ depending on whether messages are aimed at practitioners or partners. Examples include:
 - Practitioners – resource packs, newsletters, online resources, online communities, training, conferences, advertising campaigns, road shows and information stands in public places, training DVDs.
 - Parents – word of mouth, radio messages, community newspapers, DVDs, community champions, advertising campaigns, information provided in different community languages, road shows and information stands in public places (e.g. supermarkets).

In some instances, the same media channel will help to get messages to both practitioners and parents – for example messages on the radio and in newspapers.

- Where possible messages should also be integrated into existing communications.

Cardiff Council – Effective Channels for Advertising Benefits

Cardiff Council's Benefit hotline received 1,075 calls between 1st October 2008 and 31st December 2008, all due to varying advertising techniques. Of these, 55% of calls were generated from advertising in Capital Times (Cardiff Council's free bilingual monthly newspaper), 18% were due to a website, 13% were from Red Dragon radio station, 4% were from a newsletter, 4% were from Tenant Times, 3% were directly from an advert, and 3% were from a poster.

Chapter 2:

Encouraging Good Practice: Recommended Actions For Government

In order to make a real impact on take up of benefits and tax credits and consequently to lift children out of poverty, the good practice in this report needs to be effectively disseminated to local authorities and partners in a way that will engage them, and encourage them to take action.

The Taskforce has therefore identified a number of actions that Government can take to encourage and enable local authorities and partners to adopt the principles of effective service delivery detailed in this report.

1. Addressing Take Up In Central Government

- The importance of a joined-up approach across Government to address take up has been a recurring theme for the Taskforce. By working across departmental boundaries, and joining up the different strands of work to administer benefits and increase take up, Government would be able to facilitate and drive an approach to delivery on the ground that was more focussed on the parent, rather than on the different agencies that administer benefits.
- The Taskforce was pleased to see that the Government has made a commitment in the Budget 2009 to work to join up the delivery of financial support and help local authorities in improving take up of tax credits and benefits.
- The Taskforce has highlighted the importance of involving a wide range of service and policy areas that can make a contribution in activity to increase take up. Local authority departments and other practitioners are more likely to take notice of, and act upon, advice and information coming from their respective departments in central Government.
- Therefore, by raising awareness about the importance of take up across central Government, and highlighting opportunities for take up to be integrated into other activities, Government can ensure that messages about take up are taken to a range of audiences and help increase engagement across different local services.
- The Taskforce feels that the Child Poverty Unit could be well placed to bring together other Government departments including DCSF, DWP, HMRC and HMT, to work together on take up. Members of the Taskforce would also be keen to play a role in future work.

Recommended Action 1a:

Government departments should work together to take action to ensure that the delivery of benefits and tax credits is co-ordinated, and focused on the needs of the parent rather than on the individual departments and delivery agencies. This approach should be underpinned by setting out clear expectations on local authorities and their partners, and performance management frameworks that clarify accountabilities.

Recommended Action 1b:

The 'Child Poverty Departments' should increase awareness of the importance of take up across central Government departments, highlighting related issues and opportunities for civil servants to encourage local government to promote take up through their own policy contacts.

2. Using Existing Performance Management Arrangements to Encourage Take Up Work

- There are currently no National Indicators that specifically measure benefit take up and local areas may not make the connection between benefit take up and achieving the priorities in the local area agreement for example on health or educational attainment. When local authorities and partners are faced with decisions over where to commit their limited available resources, it can be a case of 'what is measured gets done.'
- The Comprehensive Area Assessment does put an emphasis on vulnerable groups, and actions to increase take up should be identified as an important component of demonstrating that the needs of vulnerable groups are being addressed.
- Local authorities and partners use the Audit Commission's Key Lines of Enquiry to carry out self assessments around benefits, which have a good deal of influence on the actions local authorities take.
- The Key Lines of Enquiry do mention take up, but it should be referenced more prominently in headline questions. Guidance should refer to specific good practice including working with practitioners, providing services in community venues and promoting in-work benefits, and local authorities should be encouraged to link take up with wider priorities such as child poverty and economic development.
- Through making references to benefit take up more prominent and explicit in these criteria, benefit take up would be raised as a more prominent issue, which would encourage local partners to address it.

- The National Indicator refresh could provide an opportunity to develop measures that focus on take up work targeted at low income families with children.

Recommended Action 2:

The Audit Commission's Key Lines of Enquiry criteria for benefits services should make explicit reference to benefit take up.

3. Use of Data

- Local authorities and partners do not have clear information on what they can and can't do with the data they hold and as a consequence many local services are not sharing data that could help them to target those who are not claiming some or all of the financial support to which they are entitled.
- This could be solved by relevant Government departments providing clear guidance for local authorities, local services, and central Government telling them what they are legally allowed to do with the data they hold, what data can be shared between different partners, and how they can use this to improve benefits administration, and to identify people at risk of under-claiming in order to target take up work.
- This guidance could also include information on customer segmentation and insight work, with suggestions of how to use such tools, and where to go for further resources and information. For example the Local Government Association's (LGA) and Improvement and Development Agency's (IDeA) guide on customer insight.
- The recently published Final Report of the Houghton Review, 'Tackling Worklessness'⁹, also raised the issue of data sharing and called for a clear commitment between national and local government to progress the sharing of individual claimant information, securely and in a way that protects the individual. It has recommended that the DWP data sharing protocol should be reviewed and local authorities provided with the same level of access to data as DWP providers. Furthermore, the report pointed out that local authorities themselves can do more by using their Housing Benefit and Council Tax Benefit records to help them make targeted offers of support to workless individuals and households.
- The Taskforce would also recommend that HMRC look into whether local authorities could identify potential customers through 'data matching' with HMRC, using a similar process to the current arrangements for data matching in relation to fraud is explored.

9 Tackling Worklessness: A Review of the contribution and role of English local authorities and partnerships, Final Report, March 2009. Available at <http://www.communities.gov.uk/documents/communities/pdf/1161160.pdf>

Recommended Action 3:

Central Government should provide clear guidance for local authorities and local services setting out what they are able to do in relation to data sharing in order to improve customer service and to target take up work.

4. Tackling Negative Attitudes

- Members of the Taskforce believe that campaigns, for example the DWP's 'Benefit Thieves, We're Closing In' television adverts, aimed at targeting fraud can support a negative image of benefits customers which can create a stigma (or fear) that puts parents off claiming.
- Negative perceptions of the benefits and tax credit system also persist, with well-publicised stories about overpayments, for example with tax credits, still in the public collective memory. Even though much has been done to improve the overpayment problems, collective memory transferred through communities, family members and friends, takes time to disappear.
- The Taskforce thinks that messages on fraud need to be more balanced with positive stories of how benefits have supported individuals and the wider community. The current economic context could be used as an opportunity to promote benefits and tax credits in a more positive way – support for hard pressed families to help them through difficult times.
- The messages on fraud and take up are not contradictory but fall within an overall approach which focuses on getting the right benefits to the right person at the right time. The Taskforce feels that too often messages about fraud overshadow and undermine efforts to increase take up.

Recommended Action 4:

All departments should aim to disseminate a consistent message on benefits and tax credits that promotes a fair system that helps people to take up their entitlement to financial support, whilst tackling fraud.

5. Engaging and Enabling Practitioners

Materials

- The Taskforce has identified that to encourage take up by hard to reach groups that are not accessing benefits on their own, local authorities and partners should use practitioners that come into contact with parents to pass on information and advice about benefits and tax credits.

- To implement this local authorities and partners must engage practitioners to take on additional tasks as part of their main work, and to provide them with up-to-date information, that is in one place, tailored towards working with parents and easy to refer to. Practitioners also need to have an understanding of why benefit take up is important, and be able to correct any 'myths' about benefits that exist in the families they come into contact with.
- Central Government can help in this task by producing and providing leaflets and posters to raise awareness and engage practitioners (tailored to their profession), and producing a simple reference guide that practitioners can use when delivering advice, and to direct parents to further resources. These materials could be badged jointly with partners groups or relevant Government departments to ensure they have resonance with different practitioners.
- If resources necessitated focusing on a few key practitioners initially, those working in children's centres, schools and health services would be the top priority.

Recommended Action 5a:

Government departments responsible for tax credits and benefits should produce 'joint logo' materials with partner groups or other Government departments which will demonstrate joint-working, promote the importance of benefit take up to practitioners, and enable them to take action. These materials could include:

1. Leaflets and posters tailored for different practitioners with short key messages, myth busting statements and helpline numbers.
2. A simple reference guide for practitioners to use to prompt their delivery of benefits and tax credit advice to parents, and direct them to further existing resources.

Training

- The Taskforce believes that training will give practitioners the necessary confidence to act as intermediaries, and will bring practitioners together to discuss issues and make links across their different areas. In Barking and Dagenham where training has been carried out with frontline practitioners in children's centres, there is already evidence that participants are now discussing and understanding the causes of child poverty where before they may not have considered it their business. Another example is Swansea Council which has generated 96 referrals resulting in an extra £64,300 worth of benefit awards, by working closely with voluntary services that are well placed to work with their target group.¹⁰

¹⁰ In this case Swansea Council was working with Age Concern to promote take up of benefits by pensioners.

- A training aid that local authorities and partners could use with practitioners and community organisations would help local services to ensure that all frontline staff are able to contribute to take up work, and are giving out the same messages on benefits. The training aid could be designed to promote the importance of benefit take up, showcase examples of good practice and provide advice on how to deliver information and advice on financial entitlements to parents. Bringing together staff from different departments and organisations will also help staff to learn about other services that exist, and the support they can provide, which will help them to provide a more informative service to customers.
- One option would be a toolkit containing useful materials to use when training – a standard training presentation with exercises and suggested role plays for example.

Recommended Action 5b:

Produce a toolkit that local authorities and partners can use as a training aid with groups of practitioners and community organisations.

Communicating and Disseminating Good Practice

The Taskforce have recommended that Government produces a number of tools and materials that will remove some of the barriers to increasing take up experienced by local authorities and partners, and encourage and enable them to take forward the actions recommended in this report.

In order to maximise the appetite for these tools and materials, it would be necessary to produce an overarching communication strategy setting out how good practice would be disseminated in a way that would make local authorities and partners aware of where it is, and how they should use it.

The Taskforce has discussed a number of opportunities and channels that could be used to disseminate good practice:

- Facilitating peer visits to local authorities that have a good practice approach to take up.
- Refer to take up in ministerial speeches and articles to raise the profile of take up.
- Working with the Government Office child poverty network and the Local Government Association to disseminate good practice materials.
- Contacting the 'right' people in local authorities directly, including partnership managers and chief executives who could filter information to the most appropriate head of service.
- Using sector conferences to promote messages and materials, including running workshops.

- Including articles detailing good practice and the work of the Taskforce in sector press.
- Using online communities of practice (hosted by the Improvement and Development Agency) to promote targeted messages and materials to groups of staff with a particular interest, for example in communities for local authority benefits staff, children's services staff or policy staff.
- Having a central resource for local authorities and partners to go to in order to find a range of information on take up, for example a website.

Appendix 1:

Members of the Take Up Taskforce

Sir Trevor Chinn – Chair
Association of Directors of Children's Services
Bristol City Council
Child Poverty Action Group
Citizens Advice Bureau
Community Links
Department for Children Schools and Families
Department for Work and Pensions
Government Office for London
Greater London Authority
HM Revenues and Customs
HM Treasury
Jobcentre Plus
Local Government Association
London Borough of Islington
London Borough of Newham
London Councils
Newcastle-upon-Tyne City Council
Rushcliffe Borough Council
Stockport Metropolitan Borough Council

Appendix 2:

Case Studies of Good Practice

Principle 1: An Integrated and Personalised Package of Support

Halton Borough Council

An Integrated Service to Improve Outcomes
for Looked After Children

Barriers or issues tackled:	Foster and Kinship Carers experiencing increased financial responsibility but under claiming benefits.
Groups targeted:	Foster and Kinship Carers.
Organisations and partners involved:	Local authority social care and education directorates.

What did they do?

Halton is home to 660 children who fall into the Children and Young Persons Act as being 'in need'(including disabled children). In addition, another 152 children are subject to care orders. In this context the Housing Benefits section of the Council, and Halton's Welfare Right Service launched an innovative project to tackle child poverty focussing on the needs of Looked After Children.

Foster and Kinship Carers were often experiencing increased financial responsibility but under claiming benefits. This could result in them giving up their employment (i.e. caring for the child), and becoming unemployed. By forging closer internal links with the appropriate parts of the Social Services, and Education Directorates, this situation was addressed.

Now, when a potential carer decides to explore the option of caring for a child, and is either on benefits or potentially able to claim benefits, they will be referred to a specialist welfare rights worker to ensure that their income is maximised.

Even more importantly, when an established carer decides to take a child permanently into their family they are presented with a number of options. The choice made can have a significant effect on both the carer's and the child's income and social situation. At this stage thorough benefits advice is given and the claim is passed to a Housing and Council Tax Benefit processing officer for "fast tracking".

This “joined up” working within the local authority addresses child poverty and provides a “seamless service”.

How much did it cost?

Costs were absorbed into mainstream funding budgets. In addition, streamlining of internal processes created efficiency savings.

What was the impact of the work?

The authority gained £47, 781 in the first year of the service.

Principle 2: Tackling Negative Attitudes and Misconceptions

Rotherham Metropolitan Borough Council

Tax Credit Support Activities

Barriers or issues tackled:	The stigma and uncertainty attached to Tax Credits due to the publicity of overpayments and parents having to pay money back.
Groups targeted:	Parents
Organisations and partners involved:	Children’s centres and Jobcentre Plus

What did they do?

In order to tackle the lack of understanding by parents and carers as to what they might be entitled to, the Family Information Service (FIS) in Rotherham has taken action to help parents and service providers understand how an award is calculated and why they do, or do not, qualify for any help with their childcare costs. The intention is that when they receive their award notification they are then better able to notice if there is something wrong, and so mitigate the risk of an overpayment.

This has been done in a variety of ways:

- Information sessions within children’s centres. A total of 124 sessions were held in 2007 and 2008, and a further 68 sessions are planned for 2009
- Linking with Family Support Workers to promote tax credits to the families they are working with

- Linking with Employers to promote help with childcare costs – including access to Tax Credits
- Linking with Childcare Providers to promote the availability of Tax Credits and to help them to understand who might be entitled to help with the costs of childcare

How much did it cost?

Work was undertaken within the main Family Information Service budget.

What was the impact of the work?

There has been a marked increase in the level of enquiries the Family Information Services has received relating to tax credits. From January to December 2007 there were 46 enquiries, increasing to 171 during the same period in 2008.

Key learning

It is important to train and upskill key members of staff within children's centres to effectively signpost parents and carers to the Families Information Service and other key local sources of information, support and advice.

Principle 3: Take Up Work is Supported by Adequate Resources

London Borough of Lambeth

'Every Pound Counts' – A 3 Year Campaign to Increase Take Up of Benefits by Vulnerable Groups

Barriers or issues tackled:	Improving access to benefits advice for vulnerable groups under claiming benefits and having difficulty accessing advice services
Groups targeted:	Carers in families, families caring for ill/ disabled children or ill/disabled parents, individuals experiencing long term ill health or disability, and people over 60.
Organisations and partners involved:	Key voluntary and statutory services including local advice agencies, Children's Services, Revenues and Benefits, and the PCT.

What did they do?

The 'Every Pound Counts' project promotes the take up of available benefits through strong partnership working. A central referral hub was developed and staffed by an in-house team of 5 caseworkers who take referrals, provide casework support for complex cases, and work on promotion of the service and developing partnerships. In addition 6 full-time advisors in five local partnership agencies have been contracted specifically by the Council to provide additional casework for the project. The central referral hub allows benefit advisers in the in-house team to access relevant Council databases with the client's permission, and share the information with partner advice agencies. This helps to identify those who are missing out on benefits and improves the service offered to vulnerable users. The service commissioned a bespoke electronic case management system to support this.

Key service provision and activity:

- Full benefit checks.
- Casework support to help people apply for under claimed and new benefits, and deal with appeals.
- Information and advice offered via telephone, advice centres, home visits and targeted surgeries in locations which are easily accessible for families including child development centres and health centres.

Training and awareness sessions are provided to key health and social care staff, and internal benefit service staff who use their knowledge and publicity material to promote the service.

How much did it cost?

Year 1 £225,000 (Local authority and Neighbourhood Renewal funded)

Year 2 and 3 £447,000 each year (Local authority and PCT funded)

What was the impact of the work?

Over 2000 people have been directly helped to successfully claim £3,750,000. The campaign has raised awareness amongst key health and social care staff of the importance of promoting the uptake of benefits to the families they work with.

Principle 3: Take Up Work is Supported by Adequate Resources

EC1 New Deal for Communities

Outreach Project – EC1 Connect

Barriers or issues tackled:	Initially tackling worklessness, the project has evolved to deal with a broad range of issues.
Groups targeted:	Residents on social housing estates.
Organisations and partners involved:	Over 50 partner agencies are involved in the project including London Borough of Islington, Islington NHS and third sector advice and support groups.

What did they do?

EC1 Connect is an innovative outreach project, helping residents with a multitude of broad-ranging issues affecting their quality of life. The project covers around 5,000 households in Islington, in an area characterised by high levels of worklessness, low household income, poor health and below average educational attainment.

EC1 Connect advisors engage residents directly through systematic door-knocking on all social housing estates. Advisors identify all the issues present in a household and help clients to access agencies that can provide support, either through signposting or referral. Referrals are made to a wide range of services including employment advice, training providers, benefits advice, child care, small business support, housing advice, volunteering opportunities and health support.

Three weeks after a referral, EC1 Connect contacts both the partner agency and the client to confirm that contact took place and that the support or advice provided was effective. In the event that it was not, EC1 Connect will work with one or both partners to resolve the issue.

The success of EC1 Connect has led to the project's expansion to two other locations, covering around 15,000 households. More information about EC1 Connect and other projects can be found at www.helponyourdoorstep.com.

How much did it cost?

The cost of each EC1 Connect resolved referral in 2007/08 equalled £156. This is low compared to similar schemes running across the country. Predicted costs for EC1 Connect in 2009/10 are £105,000.

What was the impact of the work?

Over three years, 2500 referrals have been made of which 70% have been resolved satisfactorily. This included 168 benefit related referrals from July 2008 to May 2009.

Key learning

Engaging residents on issues that matter most to them, such as housing or benefits, can be the first step towards their participation in training or work.

Principle 4: Information and Services Provided Flexibly in Familiar Locations

Working Families (Registered Charity)

Working with Employers in Low Income Settings

Barriers or issues tackled:	Lack of understanding and awareness of tax credits and benefits amongst low income employees
Groups targeted:	Low income families (such as BME employees of larger employees) with children
Organisations and partners involved:	Child Poverty Action Group

What did they do?

Working Families has been meeting with employers to engage their interest in take up and explain the detrimental effects that lack of take up of benefits and tax credits can have on them as an employer.

The charity provides employers with information, mailings and campaign materials to use via company intranet sites, messages in wage slips and posters, as well as individual distribution to employees and staff induction packs. In addition, specialist telephone support and advice is provided through the main Working Families service number to help with claims and support the management of claims on an ongoing basis. The helpline has been crucial with calls showing that many people need further advice once they decide to look into claiming tax credits.

Working Families undertook major marketing activities in June, July and September 2008 with mailings to around 6,000 employers, business support organisations and trade associations. Workplace outreach visits also took place in 2008 and 2009. During these visits employers encouraged employees to speak to the advisor.

Mailings to employers consisting of a letter with posters and leaflets have been very successful. Recently 6 employers have included the leaflets with wage slips. The present

financial conditions are giving even more encouragement to employers to help their staff.

How much did it cost?

£44,983

What was the impact of the work?

There have been over 1,000 calls to the main Working Families service regarding Tax Credits that can be credited to this project.

Key learning

Employers can successfully promote tax credits using printed information.

Employees are more likely to accept information from people they know, for example, union or staff representatives.

Principle 5: Practitioners and Other Key Staff Can Direct Parents to Sources of Financial Information, Advice and Support

Financial Services Authority

Working with Trusted Intermediaries to Increase the Financial Capability of Parents

Barriers or issues tackled:	Increasing financial capability of parents
Groups targeted:	Parents
Organisations and partners involved:	Midwives

What did they do?

As part of its role as leader of the National Strategy for Financial Capability, the Financial Services Authority has carried out work to engage trusted intermediaries in providing information to parents on managing money around the birth of a child. The FSA produces the Parent's Guide to Money, an A5 file containing information about all the financial aspects of having a baby. The intention is to reach people at a time when they have a particular need for information, with new responsibilities and new entitlements, and are receptive to information.

The Parent's Guide to Money is given to expectant parents by their midwife and there is also an online resource to train practitioners (see http://www.fsa.gov.uk/financial_capability/pgtm/parents/parents-guide-to-money.html). Over 500,000 copies of the Parent's Guide to Money have been distributed in England since July 2008 and nationally from November 2008. Practitioners are mostly asked to signpost parents to the guide and encourage them to make use of it and have been generally accepting of the need for increasing financial capability and its wider social benefits.

Work has been particularly focused on midwives, with networks built up through visits to NHS bodies, and working with Children's Centres, Family Information Services, health visitors and others. The FSA is currently exploring suggestions from practitioners to embed financial capability into professional standards and qualifications for midwives and health visitors.

What was the impact of the work?

Interim evaluation results show that as a result of reading the guide, 58% said they felt more confident with finance and 65% said they felt more capable.

The results of the initial pilot showed that:

- 90% found the Parent's Guide to Money useful and two-thirds of parents took action as a result of receiving the guide.
- 50% of parents who received the Parents Guide to Money found out about entitlements they didn't know they could claim.

Key learning

It is important to find the right place and time to distribute information to target groups. The key to working with intermediaries is finding the right way to engage them and being responsive to the ways intermediaries work.

Principle 6: – ‘Active Help’ and Continuous Support In Managing Claims

Gloucester City Council

Family Intervention Project, Supported by the Welfare Rights Team

Barriers or issues tackled:	Addressing the strong links between poverty and anti-social behaviour.
Groups targeted:	Families with children, young parents, expectant young/older mothers.
Organisations and partners involved:	Family Centres, Education Officers, Schools, Housing Associations, Registered Social Landlords, CAB, Neighbourhood projects, DWP, Home Office, third sector organisations.

What did they do?

The Family Intervention Project (FIP) team consists of 3 dedicated key support workers, who are supported by a welfare rights officer.

The FIP works closely with the hardest to help families, such as those displaying anti-social behaviour, to tackle issues such as truancy. However, the local authority's Welfare Service identified strong links between poverty and anti-social behaviour and, in order to tackle the issue more cohesively, also provided benefits awareness and take-up advice and support for these types of families.

Customers are actively targeted and offered home visits, advice on benefits, benefit health checks, help with form completion, progress checking, re-referrals to appropriate agencies and, through close working with the DWP, 'better off calculations'. This ensures that there is support in place throughout the process.

Families are identified through outreach work (for example attendance at Parent Interaction Groups and Family Centres events for Young Mother and Families) and as part of the wider Welfare Service's take up work. 4 floating support workers from Polish and BME communities identify hard to reach families within their respective communities.

What was the impact of the work?

13 families were supported in 2007/08 through the Family Intervention Project generating a minimum amount of £30,000 in income. It is likely that much more has been generated, but families do not always wish to make known what they have claimed.

Principle 6: – ‘Active Help’ and Continuous Support In Managing Claims

Hertfordshire County Council

Children with Disabilities Take up Project

Barriers or issues tackled:	Under claiming by families with disabled children.
Groups targeted:	Families who have children with disabilities.
Organisations and partners involved:	Children’s services, schools, health services and the voluntary sector.

What did they do?

Hertfordshire County Council Money Advice Unit ran a project aiming to reduce poverty and debt for families with disabled children through maximising their income from benefits and tax credits.

Two part time welfare benefits advisers and two part time interviewers employed by the project undertake the following activity:

- Assisted an average of 350 families per year to claim DLA, carer’s allowance and associated benefits. Families received a home visit to help them complete claim forms, casework support, advocacy and representation up to Upper Tribunal level to establish and follow through claims.
- Produced and distributed more than 600 copies of the ‘Benefits for Children with a Disability’ factsheet annually.
- Delivered talks and awareness training to parents and carers, and a variety of professionals including teachers, health visitors and GPs.

Referrals to the project come from a wide variety of sources including parents and carers themselves, parent support groups, disability specific support groups, foster carers, schools, social workers, occupational therapists, health visitors, paediatricians, children’s centres, hospices, and voluntary organisations.

How much did it cost?

Total funding is £64,000 per annum which covers 2 FTE staff. This is provided from the Council’s Children Schools and Families department, and a Carers Grant.

What was the impact of the work?

An average £1.25 million additional benefit income is raised annually for families with disabled children.

Key learning

Working directly with the families of children with disabilities and helping them to complete DLA claim forms is particularly effective. Parents, especially those with limited literacy, find it difficult to know how to phrase answers in order to give an accurate picture of their child's disability and match that to the DLA criteria.

Principle 7: Use of Data to Target Take Up Work

Haringey Council and Haringey CAB

Identifying Areas of Deprivation for a Benefit Take Up Project

Barriers or issues tackled:	Identifying areas to focus take up work.
Groups targeted:	Families with children
Organisations and partners involved:	London Borough of Haringey, Haringey CAB, children's centres and Haringey Neighbourhood Management

What did they do?

Haringey Council and Haringey CAB undertook a joint project to co-ordinate benefit take up activity to reduce child poverty. This involved making an assessment of the need for benefit take up (including levels of and reasons for under claiming), identifying groups and geographical areas where benefit take up can maximise incomes, identification of services to support increased take up, and assessment of the best methods to use in increasing benefit take up, including identification of funding opportunities.

The project is currently working with the Geographic Information Service within Haringey Council in order to use as much data as possible to map child poverty, identify areas where child poverty is high and to then implement services within these areas. This analysis of data is important in capturing areas of deprivation that are within relatively affluent wards. These areas may not have been identified without this information.

The project looked at ways to increase advice services within Haringey, identifying funding opportunities and working with potential funders, such as the PCT, in order to gain funding to increase advice provision. Success already includes a benefit take up telephone line which provides advice on what benefits residents can claim and provides

further support through face to face appointments, if required. There is also increased advice provision via Children's Centres in deprived areas.

How much did it cost?

£30,000 (staff costs)

Key learning

Data that the local authority and partners hold can be used to assess where take up work should be concentrated to have the biggest impact.

Principle 8: Innovative Media and Channels Used to Disseminate Messages

Warwickshire County Council

Innovative Outreach Work through the Family Information Service

Groups targeted:	Parents of children with special needs, low income families, lone parents, and families of prisoners.
Organisations and partners involved:	Jobcentre Plus, Onley prison, Warwickshire Welfare Rights, Pertemps, and the Integrated Disability Service.

What did they do?

Warwickshire has thirty established children's centres, active library services, extended service provision and community initiatives. However, the Council's Family Information Service wanted to contact families who were not accessing these services.

Equipping the Outreach Team to deliver benefits information:

- The Warwickshire Welfare Rights service delivered training on benefits to the outreach team, also offering them ongoing support via an advisor helpline.
- Tax credit promotion cards were developed for use, and Warwickshire Family Information Service produced a summary financial fact-sheet for families
- These resources were taken out into the community by the outreach team.

Use of innovative channels:

The team targeted selected popular supermarkets, went to car boot sales, second-hand shops, ran market stalls in town centres, and floor walked in Job Centres around the county talking to families.

The car boot sales in particular enabled the outreach team to make contact with members of the Polish community in Warwickshire. They also undertook playground walks in primary schools giving information to families collecting children after school, who may not have attended traditional parent's evenings. Stands were set up in the general outpatients department of two acute hospitals offering information for families, and the team also developed links with Pertemps who run a lone parent engagement project. More traditional approaches were also continued during this time with attendance at children's centres, libraries and community events.

The Senior outreach worker has developed links with Onley prison and now attends the visitors centre and family visits on a regular basis to talk to families and offer information and advice. Advice given has often been around financial concerns and practical difficulties caused by having partners in prison, with families being unaware of their tax credit entitlement in particular, as often their working situation has changed. The work has been supported by the Family Links worker within Onley, and prisoners also have access to a Citizens Advice Bureau service. Active links have also been made with families with children with special needs by linking with parent groups at special schools and children's centres, and offering financial checks.

How much did it cost?

Work undertaken was as a development of the outreach role and therefore did not require extra funding.

What was the impact of the work?

Contact was made with 800 families in the target groups due to targeted activity.

Key learning

Outreach work needs to take place in a range of differing locations. For example, supermarkets that are used by different communities.

For take up work to be successful, support is needed from Welfare Rights organisations to provide up-to-date training and ongoing advice to other staff who are aiming to raise awareness of benefits and tax credit entitlements.

Appendix 3:

Letter from Ministers in Response to the Take Up Taskforce Report

Dear Sir Trevor,

TAKE UP TASKFORCE FINAL REPORT AND RECOMMENDATIONS

We would like to extend our thanks to you, and all the members of the Take Up Taskforce, for your hard work to produce an excellent report exploring the reasons why parents are not claiming all of the financial support to which they are entitled. Most importantly, the report clearly sets out actions that can be taken now by local services, to help parents to access their benefits and tax credits entitlements.

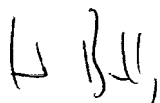
Maximising take up of benefits and tax credits is an issue which the Government is keen to address. It is vital we make sure that vulnerable families receive the right support. It is also an important part of our strategy to eradicate child poverty by 2020, and in Budget 2009 we committed to join up the delivery of financial support and help local authorities in improving take up of tax credits and benefits, ensuring that support reaches everyone that needs it.

It is now our intention to publish your report in June 2009, so that local services can benefit from the wealth of expertise it contains, in addition to the useful examples of good practice that will show local services what it is possible to achieve.

We have developed a cross-Government action plan to take forward your recommendations. This action plan tasks a cross-Government delivery group to work to deliver a more customer centred and co-ordinated approach to the delivery of benefits and tax credits. This group will also oversee the production of the recommended materials to support local services to take the actions in your report. These will be made available to local authorities later in the year. Government intends to work with the Audit Commission to ensure that the Key Lines of Enquiry for benefit inspections are more explicit about the need for local authorities to take action to increase take up. We also recognise the importance of promoting positive and balanced messages about the benefit system, and will ensure that opportunities to promote benefits and tax credits are given consideration in Ministerial speeches and media campaigns.

When you meet again later this year, this action plan will provide a framework against which the progress made as a result of your work can be reviewed.

Yours sincerely,



Ed Balls MP



Yvette Cooper MP



Stephen Timms MP

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www.dcsf.gov.uk/everychildmatters/

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